

**Information to identify the case:**

Debtor 1	<u>Steven Eckert</u>	Social Security number or ITIN	xxx-xx-8636
	First Name Middle Name Last Name	EIN	--
Debtor 2	<u>Jacquelyn Eckert</u>	Social Security number or ITIN	xxx-xx-2024
(Spouse, if filing)	First Name Middle Name Last Name	EIN	--
United States Bankruptcy Court District of New Jersey			
Case number:	19-23905-MBK		

**Order of Discharge**

12/18

**IT IS ORDERED:** A discharge under 11 U.S.C. § 1328(a) is granted to:

Steven Eckert

Jacquelyn Eckert

12/12/24

**By the court:** Michael B. Kaplan  
United States Bankruptcy Judge

**Explanation of Bankruptcy Discharge in a Chapter 13 Case**

This order does not close or dismiss the case.

**Creditors cannot collect discharged debts**

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily. 11 U.S.C. § 524(f).

**Most debts are discharged**

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts provided for by the chapter 13 plan.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

**Some debts are not discharged**

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for certain types of taxes specified in 11 U.S.C. §§ 507(a)(8)(C), 523(a)(1)(B), or 523(a)(1)(C) to the extent not paid in full under the plan;

**For more information, see page 2>**

- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
  - ◆ debts for restitution, or a criminal fine, included in a sentence on debtor's criminal conviction;
  - ◆ some debts which the debtors did not properly list;
  - ◆ debts provided for under 11 U.S.C. § 1322(b)(5) and on which the last payment or other transfer is due after the date on which the final payment under the plan was due;
  - ◆ debts for certain consumer purchases made after the bankruptcy case was filed if obtaining the trustee's prior approval of incurring the debt was practicable but was not obtained;
  - ◆ debts for restitution, or damages, awarded in a civil action against the debtor as a result of malicious or willful injury by the debtor that caused personal injury to an individual or the death of an individual; and
  - ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.
- In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

**This information is only a general summary of a chapter 13 discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.**

In re:  
Steven Eckert  
Jacquelyn Eckert  
Debtors

Case No. 19-23905-MBK  
Chapter 13

## CERTIFICATE OF NOTICE

District/off: 0312-3

User: admin

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Date Rcvd: Dec 12, 2024

Form ID: 3180W

Total Noticed: 53

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.
++	Addresses marked '++' were redirected to the recipient's preferred mailing address pursuant to 11 U.S.C. § 342(f)/Fed. R. Bank. P. 2002(g)(4).
^	Addresses marked '^' were sent via mandatory electronic bankruptcy noticing pursuant to Fed. R. Bank. P. 9036.

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Dec 14, 2024:

Recip ID	Recipient Name and Address
db/jdb	Steven Eckert, Jacquelyn Eckert, 8 Hyde Ln, Westampton, NJ 08060-3750
518357280	Advocare Atrium Pediatrics, 301 Old Marlton Pike W # 1, Marlton, NJ 08053
518357283	Barron Emergency Physicians, 1140 Route 72 W, Manahawkin, NJ 08050-2412
518357286	Cooks Motors Auto Sales, 2050 Burlington-Mount Holly Rd, Westampton, NJ 08060
518357289	Fed Loan Serv, PO Box 60610, Harrisburg, PA 17106-0610
518357293	Imaging Assoc PA Lourdes, 231 Van Sciver Pkwy, Willingboro, NJ 08046-1132
518357304	++ TEMPOE LLC DBA WHY NOT LEASE IT, ATTN BOB HOLWADEL, 720 EAST PETE ROSE WAY SUITE 400, CINCINNATI OH 45202-3576 address filed with court:., Tempoe LLC, 720 E Pete Rose Way Ste 400, Cincinnati, OH 45202-3576
518357305	Tri-County Emerg. Phys. LLC, 1600 E High St, Pottstown, PA 19464-5008

TOTAL: 8

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
smg	Email/Text: usanj.njbankr@usdoj.gov	Dec 12 2024 21:13:00	U.S. Attorney, 970 Broad St., Room 502, Rodino Federal Bldg., Newark, NJ 07102-2534
smg	+ Email/Text: ustpreion03.ne.ecf@usdoj.gov	Dec 12 2024 21:13:00	United States Trustee, Office of the United States Trustee, 1085 Raymond Blvd., One Newark Center, Suite 2100, Newark, NJ 07102-5235
518357282	Email/Text: collectors@arresourcesinc.com	Dec 12 2024 21:11:00	AR Resources Inc, PO Box 1056, Blue Bell, PA 19422-0287
518357281	^ MEBN	Dec 12 2024 20:57:08	Amerifinancial Solutio, PO Box 65018, Baltimore, MD 21264-5018
518404634	+ EDI: AIS.COM	Dec 13 2024 01:41:00	Capital One Bank (USA), N.A., 4515 N Santa Fe Ave, Oklahoma City, OK 73118-7901
518357284	EDI: CAPITALONE.COM	Dec 13 2024 01:41:00	Capital One Bank USA N, PO Box 30281, Salt Lake City, UT 84130-0281
518454743	Email/PDF: bncnotices@becket-lee.com	Dec 12 2024 21:17:23	Capital One, N.A., c/o Becket and Lee LLP, PO Box 3001, Malvern PA 19355-0701
518357285	EDI: WFNNB.COM	Dec 13 2024 01:41:00	Comenity Capital Bank, 1 Righter Pkwy Ste 100, Wilmington, DE 19803-1533
518357287	Email/PDF: creditonebknotifications@resurgent.com	Dec 12 2024 21:17:45	Credit One Bank NA, PO Box 98872, Las Vegas, NV 89193-8872
518367049	EDI: DISCOVER	Dec 13 2024 01:41:00	Discover Bank, Discover Products Inc, PO Box 3025, New Albany, OH 43054-3025
518357288	EDI: DISCOVER	Dec 13 2024 01:41:00	Discover Fin Svcs LLC, PO Box 15316, Wilmington, DE 19850-5316

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518458387	Email/Text: BNCnotices@dcmservices.com	Dec 12 2024 21:12:00	EMERGENCY PHYSICIAN ASSOCIATES OF S.JERSEY,PC, PO Box 1123, Minneapolis, MN 55440-1123
518458373	Email/Text: BNCnotices@dcmservices.com	Dec 12 2024 21:12:00	EMERGENCY PHYSICIAN SERVICES OF NJ PA, PO Box 1123, Minneapolis, MN 55440-1123
518357290	Email/Text: rj@ffcc.com	Dec 12 2024 21:10:00	First Federal Credit C, 24700 Chagrin Blvd Ste 2, Cleveland, OH 44122-5647
518357291	Email/Text: servicingmailhub@flagstar.com	Dec 12 2024 21:13:00	Flagstar Bank, 5151 Corporate Dr, Troy, MI 48098-2639
518357292	EDI: LCIICSYSTEM	Dec 13 2024 01:41:00	I.C. System, Inc, PO Box 64378, Saint Paul, MN 55164-0378
518357294	EDI: IRS.COM	Dec 13 2024 01:41:00	Internal Revenue Service, Centralized Insolvency Operation, PO Box 7346, Philadelphia, PA 19101-7346
518357295	EDI: JEFFERSONCAP.COM	Dec 13 2024 01:41:00	Jefferson Capital Syst, 16 McLeland Rd, Saint Cloud, MN 56303-2198
518432846	EDI: JEFFERSONCAP.COM	Dec 13 2024 01:41:00	Jefferson Capital Systems LLC, Po Box 7999, Saint Cloud Mn 56302-9617
518357296	+ Email/Text: PBNCNotifications@peritussservices.com	Dec 12 2024 21:10:00	Kohls/capone, N56 W 17000 Ridgewood Dr, Menomonee Falls, WI 53051-7096
518424312	Email/PDF: resurgentbknotifications@resurgent.com	Dec 12 2024 21:17:23	LVNV Funding, LLC, Resurgent Capital Services, PO Box 10587, Greenville, SC 29603-0587
518357297	Email/Text: camanagement@mtb.com	Dec 12 2024 21:12:00	M&T Bank, PO Box 900, Millsboro, DE 19966-0900
518465485	+ Email/Text: camanagement@mtb.com	Dec 12 2024 21:12:00	M&T BANK, P.O. BOX 1508, BUFFALO, NY 14240-1508
518714050	+ EDI: AISMIDFIRST	Dec 13 2024 01:41:00	MidFirst Bank, Bankruptcy Department, 999 NW Grand Boulevard, #110, Oklahoma City, OK 73118-6077, MidFirst Bank, Bankruptcy Department 73118-6051
518714049	+ EDI: AISMIDFIRST	Dec 13 2024 01:41:00	MidFirst Bank, Bankruptcy Department, 999 NW Grand Boulevard, #110, Oklahoma City, OK 73118-6051
520449454	+ Email/Text: bankruptcydpt@mcmcg.com	Dec 12 2024 21:13:00	Midland Credit Management, Inc., Po Box 2037, Warren MI 48090-2037
518357298	Email/Text: bankruptcydpt@mcmcg.com	Dec 12 2024 21:13:00	Midland Funding, 320 E Big Beaver Rd Ste, Troy, MI 48083-1238
518444515	+ Email/Text: bankruptcydpt@mcmcg.com	Dec 12 2024 21:13:00	Midland Funding LLC, PO Box 2011, Warren, MI 48090-2011
518357299	Email/Text: NJTax.BNCnoticeonly@treas.nj.gov	Dec 12 2024 21:11:00	New Jersey Division of Taxation, Bankruptcy Unit 50 Barrack Street, 9th F, PO Box 245, Trenton, NJ 08695-0245
518388395	EDI: AGFINANCE.COM	Dec 13 2024 01:41:00	ONEMAIN, P.O. BOX 3251, EVANSVILLE, IN 47731-3251
518357300	EDI: AGFINANCE.COM	Dec 13 2024 01:41:00	Onemain, PO Box 1010, Evansville, IN 47706-1010
518796033	EDI: PRA.COM	Dec 13 2024 01:41:00	Portfolio Recovery Associates, LLC, PO Box 41067, Norfolk, VA 23541
518796034	EDI: PRA.COM	Dec 13 2024 01:41:00	Portfolio Recovery Associates, LLC, PO Box 41067, Norfolk, VA 23541, Portfolio Recovery Associates, LLC, PO Box 41067, Norfolk, VA 23541
518474347	EDI: PRA.COM	Dec 13 2024 01:41:00	Portfolio Recovery Associates, LLC, c/o

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518466202	+ Email/PDF: resurgentbknotifications@resurgent.com	Dec 12 2024 21:17:37	Synchrony Bank, POB 41067, Norfolk VA 23541 PYOD, LLC, Resurgent Capital Services, PO Box 19008, Greenville, SC 29602-9008
518477695	^ MEBN	Dec 12 2024 20:55:24	Pingora Loan Servicing, LLC, 5151 Corporate Drive, Troy, MI 48098-2639
518448361	Email/Text: NJTax.BNCnoticeonly@treas.nj.gov	Dec 12 2024 21:11:00	State of New Jersey, Department of Treasury, Division of Taxation, PO Box 245, Trenton, NJ 08695-0245
518424057	+ Email/Text: bankruptcy@bbandt.com	Dec 12 2024 21:12:00	SunTrust Bank, Attn: Support Services, PO Box 85092, Richmond, VA 23285-5092
518357301	Email/Text: bankruptcy@bbandt.com	Dec 12 2024 21:12:00	Suntrust Bank, PO Box 85526, Richmond, VA 23285-5526
518357302	EDI: SYNC	Dec 13 2024 01:41:00	Syncb/Care Credit, C/o, PO Box 965036, Orlando, FL 32896-5036
518358959	^ MEBN	Dec 12 2024 20:58:47	Synchrony Bank, c/o of PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021
518357303	EDI: TDBANKNORTH.COM	Dec 13 2024 01:41:00	Td Bank N.A., 32 Chestnut St, Lewiston, ME 04240-7744
518521163	^ MEBN	Dec 12 2024 20:58:29	U.S. Department of Education, c/o FedLoan Servicing, P.O. Box 69184, Harrisburg, PA 17106-9184
519850886	+ Email/Text: EBN@edfinancial.com	Dec 12 2024 21:11:00	US Dept. of Education, 120 N. Seven Oaks Dr., Knoxville, TN 37922-2359
518357306	Email/Text: webadmin@vhllc.co	Dec 12 2024 21:13:00	Vance & Huffman LLC, 55 Monette Pkwy Ste 100, Smithfield, VA 23430-2577

TOTAL: 45

## BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, \*duplicate of an address listed above, \*P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

Recip ID	Bypass Reason	Name and Address
518388394		BK-FILED POC, ZIPPED DOCS AND SAVED COMP POC FOLDER
518455256	*	Capital One, N.A., c/o Becket and Lee LLP, PO Box 3001, Malvern PA 19355-0701

TOTAL: 1 Undeliverable, 1 Duplicate, 0 Out of date forwarding address

## NOTICE CERTIFICATION

I, Gustava Winters, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Dec 14, 2024

Signature: /s/Gustava Winters

## CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on December 12, 2024 at the address(es) listed

District/off: 0312-3

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**below:**

Name	Email Address
Albert Russo	on behalf of Trustee Albert Russo docs@russotrustee.com
Albert Russo	docs@russotrustee.com
Ashley Pascuzzi	on behalf of Creditor MidFirst Bank ecfnofices@grosspolowy.com
Denise E. Carlon	on behalf of Creditor MidFirst Bank dcarlon@kmlawgroup.com bkgroup@kmlawgroup.com
Lynn Therese Nolan	on behalf of Creditor MidFirst Bank LynnNolan@SilvermanGroup.net lnolan@grosspolowy.com
Marisa Myers Cohen	on behalf of Creditor Pingora Loan Servicing LLC nj-ecfmail@mwc-law.com, jhillier@mwc-law.com
Melissa S DiCerbo	on behalf of Creditor Flagstar Bank FSB as servicer for Pingora Loan Servicing, LLC nj-ecfmail@mwc-law.com, nj-ecfmail@ecf.courtdrive.com
Travis J. Richards	on behalf of Creditor MidFirst Bank richardslegal@yahoo.com G19226@notify.cincompass.com,travis@wr.legal,nick@wr.legal
Travis J. Richards	on behalf of Trustee Albert Russo richardslegal@yahoo.com G19226@notify.cincompass.com,travis@wr.legal,nick@wr.legal
Travis J. Richards	on behalf of Joint Debtor Jacquelyn Eckert richardslegal@yahoo.com G19226@notify.cincompass.com,travis@wr.legal,nick@wr.legal
Travis J. Richards	on behalf of Debtor Steven Eckert richardslegal@yahoo.com G19226@notify.cincompass.com,travis@wr.legal,nick@wr.legal
U.S. Trustee	USTPRegion03.NE.ECF@usdoj.gov

TOTAL: 12